



科技让金融更美好

CreditEase

CreditEase Overview

- Founded in 2006
- Initiated the P2P microcredit platform in China and now is the biggest P2P platform worldwide
- Provide Inclusive Finance and Wealth Management with multiple products, services and channels thru internet, big data and innovation of credit technologies
- Bring about Annual Credit ~ USD 10 billion
- Borrowers ~ 2 million
- Wealth Management Clients ~ 300K
- National Service Network ~ 232 cities, 96 rural locations
- Cooperation Partners ~ 1,000
- No. of Employees ~ 45,000
- Underwriting Professionals > 500

Strategy Partners



Leveraging Big Data Analytics for Risk Control and Management



~ 9 years of risk data
>200K data for fraud
detection
>300 fraud policies
>200 risk models
>22 Terabytes Big Data
collected each day

Rigorous Assessment and Standards



Proprietary Credit Scoring System



Fraud Detection



Verification



Financial Modeling



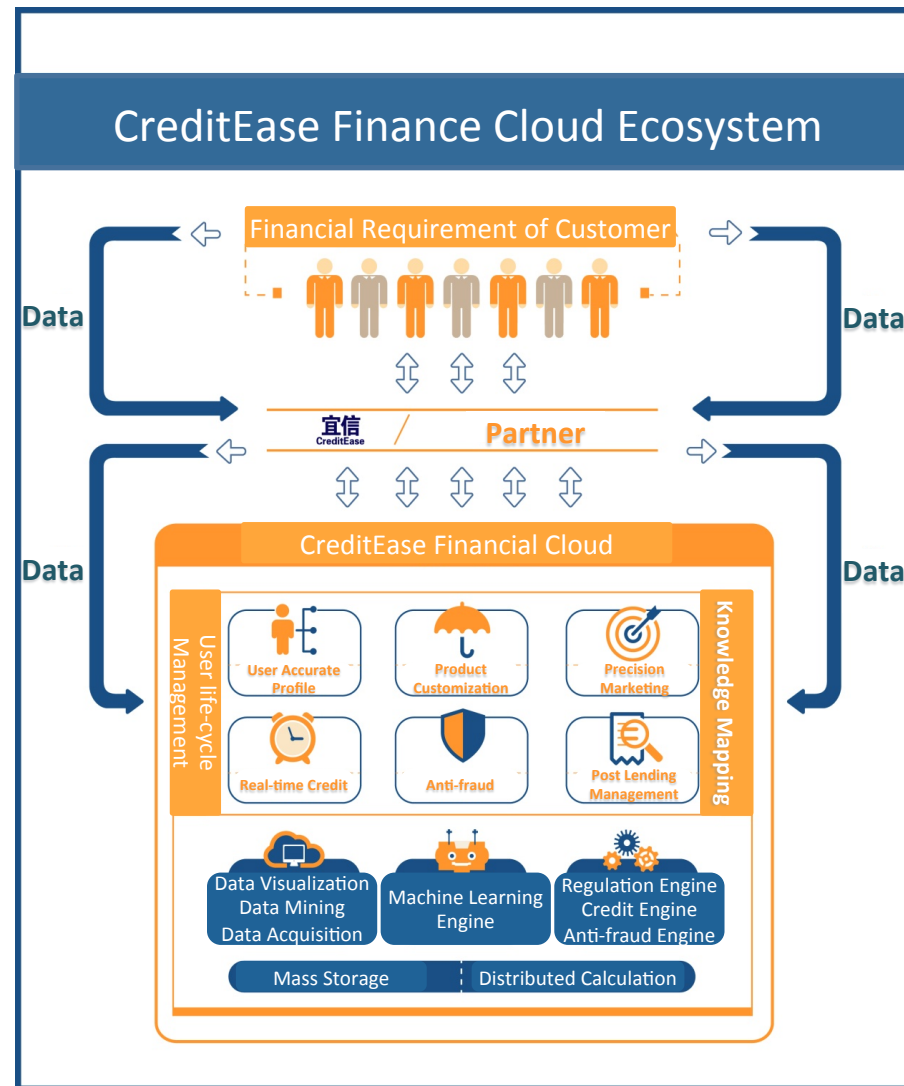
Loan approval rate of less than 20% in 2014

Longest Loan Data History Amongst Peers in China

CreditEase Big Data Financial Cloud Platform

World class cloud based financial services including

- Anti-fraud and risk scoring services
- Real-time underwriting services
- Personalized portfolio management services
- Financial data mining services
- Targeted customer acquisition services



Real-time Online Credit to Online Sellers

- Small business loans for online sellers, similar to US “Kabbage” platform
- Launched in August 2014
- Authorized to access into e-commerce data: transaction volume, shop size, customer comments, etc.
- Authorized to access into 3rd parties data: orders info saved in ERP software; logistics and storage data from logistics companies, etc.
- Utilize public data on internet /social network
- Through evaluation on trade data stored in e-commerce platform, provide credit loan without mortgage and guarantee.
- Whole process is online. No documentation needed.
- Average credit line around RMB 80K and average month over month loan issuance growth is around 30%



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Competitive Analysis-ShangTongDai vs. Bank Loan

CreditEase ShangTongDai	VS.	Bank loan products
Micro and small businesses	Target Customers	Mid and large size company
Starting from 1.2%	Monthly Interest Rate	Starting from 0.63%
Apply online, quick and simple	Application Process	Manual process of multi-page loan documents, income statements, and collateral
Near instant decision based on real-time business data	Time to Decision	One month or longer
Merchant account operating over 6 months/Unsecured loan	Qualification Criteria	Company license, marriage certificate, bank statements, car or property as collaterals

CreditEase

Better Technology Better Finance



#smefinance2015